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Adverse selection and moral hazard in group-based lending

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Chapter 5 Statistical Data Description

5.1 Introduction

As mentioned in chapter 1, it is the aim of this thesis to study group formation, group monitoring and repayment performance of the clients of the two group-based lending programs in Eritrea. The existing literature on microfinance indicates that studying these issues requires the availability of several variables at group and group members level.

In the year 2001 we conducted a survey in four administrative zones of Eritrea. In this survey 351 individuals belonging to 102 groups were interviewed. The survey was conducted in provincial towns and villages in these four administrative zones. The survey areas were selected randomly. No survey was taken in the Northern and Southern Red Sea administration zones as the lending scheme in these two zones was in its initiation phase.

The survey helped us to construct a data set at the group and group members level, including all variables that are important to investigate the research issues in this thesis. Three basic research questions are mentioned in chapter 1: whether repayment performance of groups is positively influenced by screening, monitoring and enforcement activities of group members; whether peer monitoring and social ties help to reduce moral hazard among group members; and whether group members match homogeneously or heterogeneously in risk. In order to test these questions variables are required that measure screening, social ties, monitoring and social pressure in group-based lending mechanism. Since it is difficult to directly measure screening, monitoring, social pressure and social ties, we tried to solve this problem by creating proxy variables. In addition to these proxy variables for monitoring, screening, social pressure and social ties, the data set also includes control variables. These variables range from social, economic and demographic variables of the group members to data related to groups as a whole.

The questionnaire consists of two parts. The first part of the questionnaire was prepared for group members (from each borrowing group at least two members were interviewed) and the second part was directed towards the group leader. In total 351 group members were interviewed; 249 were regular group members, while the remaining 102 were group leaders.¹

This chapter describes the data obtained through the survey. Section 5.2 describes the survey process. Section 5.3 is on members' loans and savings behavior. Section 5.4 deals with group formation, peer screening and social ties. Section 5.5 describes monitoring and enforcement. Section 5.6 deals with the control variables. The final section provides concluding remarks. Tables showing the descriptive statistics of the relevant variables are presented in appendices 5-A1 to 5-A5 to this chapter.

5.2 The survey process

The first version of the questionnaire was written in English and had to be translated into Tigrigna (one of the main Eritrean languages). We translated it and gave both the Tigrigna and English version to some colleagues at the University of Asmara. They provided some important comments and on the basis of these comments the questionnaire was modified.

Next, we visited the Ministry of Local Government to get permission to do the survey in the four selected zones. After contacting the relevant authority and after getting permission and the necessary supporting letters, we visited zonal administration offices that were located in these four zones. The authorities in the four administrative zones were very cooperative: they gave us permission to do our survey and asked their personnel to cooperate.

Next, we visited the head offices of the two MFIs that are active in Eritrea and met with the management. At this occasion we got the chance to convey our intentions and discuss with them the objective of our study.

¹ For a complete overview of the questions see the appendix to this thesis.

The heads of the institutions gave us the green light to carry out the survey with their clients and asked their personnel at subzonal offices to cooperate with us. After this contact, we visited some regional offices of these MFIs and for the first time we met with the regional managers, credit promoters and some borrowers. This first encounter was fruitful, as it gave us a first insight into the procedures used in the programs. We also discussed our questionnaire with the personnel of the program and received some important feedback.

The next step was to make a pilot survey and test the questionnaire by randomly selecting some localities. We did the test by interviewing some 30 borrowers from the two lending programs. After summarizing the results of the interview and discussing with some credit promoters, we decided to further modify certain questions to get the necessary information from borrowers. Once we made these modifications, we decided to start the main survey.

In order to conduct the survey, we had to recruit interviewers who were ready and able to assist us. We decided that candidates had to have a first degree in Economics or Business. The interviewers we found were either graduate assistants working at, or former graduates from the University of Asmara. Next, we organized a two days training program, explaining the questionnaire and the interview methodology. During this training session, we also exchanged some experiences we had during the pilot survey session with the trainees. The interviewers received 10 Nakfas² per questionnaire. In total, five interviewers were involved in collecting the data over a one year period. In the beginning of 2003 we went back to Eritrea, in particular to the field offices of the two Eritrean lending programs, to do some data verification and to conduct qualitative interviews with the officials of the programs and borrowers.

² On average an interviewer was able to do five interviews per day – earning 50 Nakfas. The daily salary for a graduate assistant in the University of Asmara during the survey period was approximately 55 Nakfas (before taxes) per day.

5.3 Possible caveats

The survey responses yielded numerous insightful results that may help to shed light on how group-based lending in Eritrea operates. However, we realize that information collected as described above may not always be precise, and this should be taken into account when interpreting the empirical results. We can summarize the possible caveats of our sample data as follows:³

- The interviewees may have incentives to give incorrect replies. We tried to minimize this possibility by consulting village bank and credit committee officials, credit promoters and reviewing program documents to verify the answers given by the respondents.
- Given the low average educational level of group members, one might say that this may lead to less confidence in the reliability of scores. However, the interviews were conducted face to face and were done with the help of well-trained and versed interviewers. As the interviewers were ready and willing to further illustrate and clarify any question, we believe that the amount of incorrect replies arising from this problem to be minimum.
- During the period 1998-2000 Eritrea was at a border war with Ethiopia. This may have negatively influenced the business performance of the interviewees and may have led to biased scores. Yet, the impact of the war may be less important for at least two reasons. First, we investigated activities of the Eritrean credit programs in regions of the country where the effects of the war were the lowest. Second, we started our survey in March 2001 to give the interviewees at least some time to recover from possible war effects.
- Most of the groups were at the early stages of loan cycles (the average loan cycle being 3.5 months) when we interviewed them. This may have biased our data. However, most of the relevant

³ One of the referees pointed out the possible existence of problem of double observations in our data set. We believe that this is not a serious problem as most of the responses from our interviewees were their personal perceptions and experiences. They were not referring to universal facts. In our view, this reduces the chances of obtaining double observations.

information we required for the analysis has been acquired from the then current loan cycles.

- Several variables have a mean close to 1 or 0. While this is common in studies that use the type of survey data we did in our data set, it does imply that with-in sample variation for such variables arises from just a few observations. This may affect the reliability of the results. Yet, it is not clear to what extent this is of importance in our empirical results. Several of these variables have not been used in the analysis. As will be indicated in chapter 6, because of multicollinearity between different variables and because of a lack of variation of some of these variables we were forced not use them in the empirical analysis.
- In our empirical analysis we sometimes used group averages to represent individual group members. One may expect different results when using group median or mode rather than group averages. However, as the number of group members (excluding the group leader) is only two or three in most cases, using group averages better represents the underlying data.
- Many of the answers to our questionnaire are proxies concerning perceptions rather than verifiable facts. Therefore, one may expect systematic differences in behavior among group members.

5.4 Loans and savings

The data set in this section describes the financial contracts made between the two Eritrean microfinance programs and their clients. The data we collected includes the amount of loans forwarded to members, loan cycles and loan terms. Moreover, in this section we also present the purpose for which members used the loans they acquired. We also have data on members who faced repayment problems in the current loan cycle. Similarly, we collected information indicating the saving performance of groups. The loan and saving variables are not only used in measuring repayment performances, they can also be used in investigating the other research issues in our thesis.

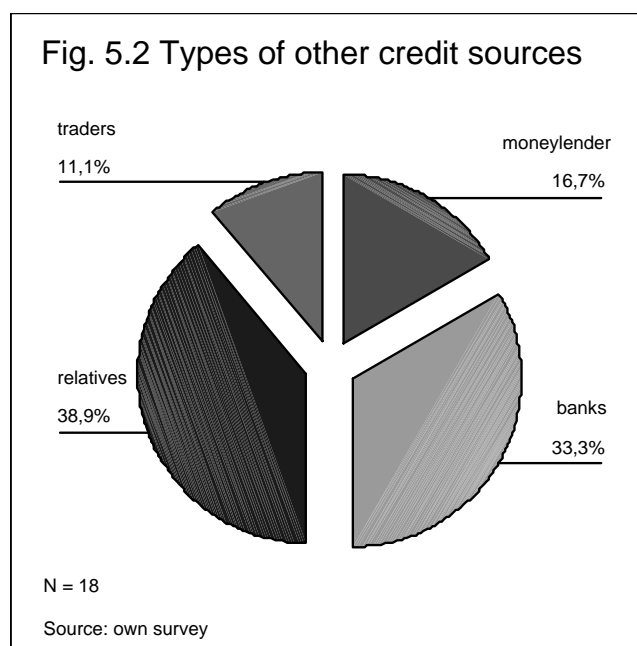
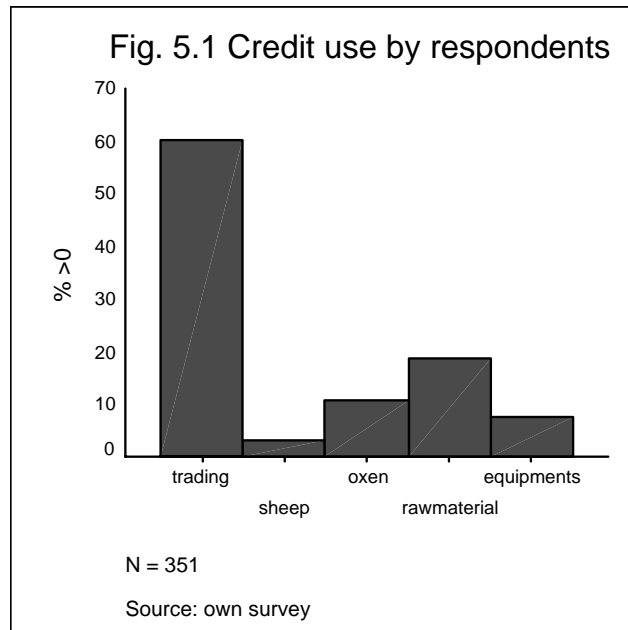
As table 5-A1 illustrates the number of loan cycles (or loan rounds) groups had completed until the interview period ranged from two to eight – the average being 3.6 loan cycles. The two lending programs had a savings program for their clients. Unfortunately, until the interview period both programs concentrated only on compulsory⁴ rather than on voluntary saving. It is only recently (since 2001) that they have started to record voluntary savings in their yearly reports. The average compulsory group savings was 2,170 Nakfas, ranging from a minimum of 270 Nakfas to a maximum of 7,000 Nakfas. The average amount of loans provided to respondents during the interview period's loan cycle was 3,960 Nakfas, ranging from 750 Nakfas to 8500 Nakfas, with a median of 3,500 Nakfas. Repayments were on monthly basis and the loan terms varied from 3 to 24 months, with a mean of 13 and median of 12 months.

Figure 5.1 indicates what the borrowers have used their loans for. The majority of the sample borrowers (60.4 per cent) used the loan for trading purposes.⁵ The borrowers who were engaged in farming stated that they had bought oxen (10.5 per cent) and sheep (3.1 per cent) for breeding purposes. The others had used the loan for purchasing equipments (7.4 per cent) and raw materials (18.5 per cent).

When asked whether they have other sources of credit only 18 respondents responded positively. Figure 5.2 shows the distribution of credit sources for respondents as banks with 33 per cent, moneylenders with 17 per cent, relatives with 39 per cent, and finally traders with 11 per cent. Most respondents (337) had never applied for a bank loan, and from the remaining 14 respondents 7 had applied for a bank loan and been rejected.

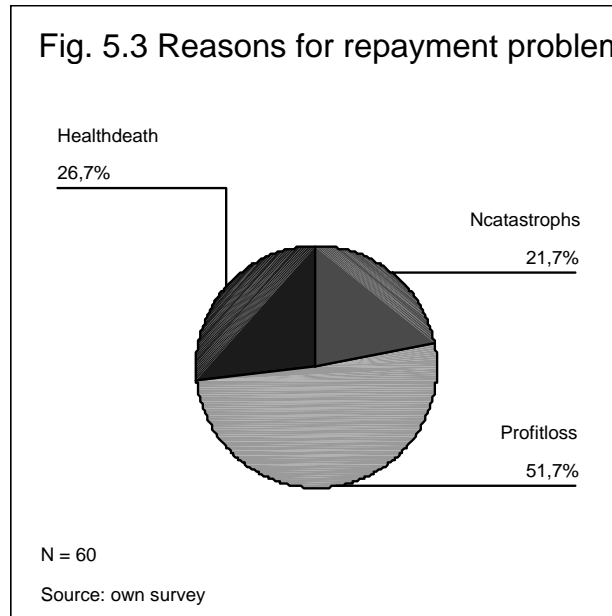
⁴ Chapter 3 shows the amount of compulsory savings members have to pay before they can apply for loans.

⁵ Trading is a broader term, including the retailing of different items ranging from food items, agricultural inputs and housing utensils to clothing and building materials.



Among the respondents there were only 60 (17 per cent) borrowers who had repayment problems at least once during the current loan cycle; they gave different reasons for their repayment problems. As figure 5.3 shows, from the 60 borrowers who admitted to have had repayment problems, 13 respondents (21 per cent) gave profit loss and tough competition as the reason, 31 respondents (52 per cent) mentioned health problems and the

death of a family member, and 16 respondents (27 per cent) identified natural catastrophes as a reason for their problems. 23 of the borrowers with repayment problems admitted to have had certain help from other group members.



5.5 Group formation, social ties and screening

Participants in group-based lending programs may use peer screening and social ties to avoid including potential defaulters to their group. The degree of acquaintance between members before the formation of group and the length of time members have lived in the interview area is relevant information which may be useful in screening potential group members. The ability of members to acquire information on each other's creditworthiness before the formation of the group and their reasons for accepting each other is part of the screening process.

Some of the respondents were born and raised in the interview area, while others were newcomers to the district. It is assumed that the longer a member has lived in the area, the tighter his social ties with other members of his community are and also the better his screening and monitoring ability of potential members of his group is. 51 per cent of the respondents were born and raised in the interview area. As shown in table

5-A2 the average number of years respondents had lived in the interview area was 32 years – with a maximum of 77 years and a minimum of two years.⁶

From the total sample of borrowers 287 (82 per cent) respondents said to have known other members of their group before the group was formed. The remaining 64 (18 per cent) respondents stated to have had distant or vague acquaintance with some members of their group before the formation of the group; they gave different reasons for allowing these other members to join their group. From the 64 respondents 35 (54.5 per cent) allowed others to join their group because the applicants were friends or relatives of another group member. 23 (36 per cent) respondents said they let others join them because these potential members were doing well in their business, and the remaining 6 (9.5 per cent) allowed others to join them because of other reasons.

Most of the respondents (82 per cent) stated that they had known the behavioral integrity of their future group members before the formation of the group. A total of 64 interviewees admitted to have had little information about the integrity of the potential members, and from these 64 members 54 admitted to have screened their potential fellow group members. From the 54 members 27 (50 per cent) did so by asking neighbors and friends, 17 (31 per cent) by asking relatives and 10 (19 per cent) by asking local traders and money- lenders.

5.6 Group monitoring and enforcement

Group members monitor each other's economic activity in order to check whether a member performs as he promised his group, so that the other members can mitigate moral hazard behavior among members. Thus, members for instance may visit each other frequently to find out what everyone is doing. Through our survey we gathered proxy variables that may indicate to what extent members were monitoring each other in

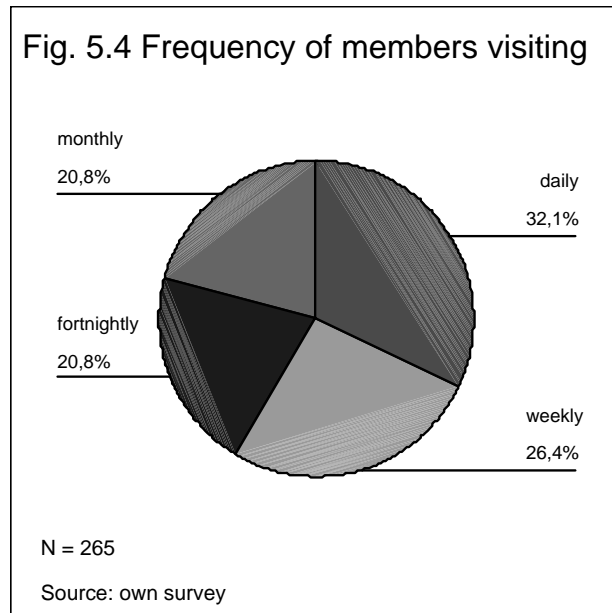
⁶ 46 was the average age of the respondents; almost 69.5 per cent (32 divided by 46) of the respondents lived in the interview area.

achieving their aims. Thus, these variables may help us to understand how the monitoring processes among group members works.

The average distance a group member lives or works from the other group members can affect his monitoring ability. The shorter the distance between a member and other members of his group, the higher the possibility for him to visit and see whether they are behaving themselves. As table 5-A3 shows, the average distance between members was 499 meters with a minimum of 5 meters and a maximum of 5,000 meters. After the borrowers have organized themselves into groups and start to acquire loans from the program, they have to have regular contact, to know who is doing what, to assess the credit needs of the others and to appreciate each other's economic activities. In order to obtain information on these issues we asked the borrowers in our sample whether they know the economic activity of other members in their group, whether they know for what purpose the other members have used their loan, and whether they know the monthly sales or income of other group members. If a member knows the business activities, purposes and monthly sales of other members, this might help him to mitigate the moral hazard behavior of these members. The majority (87.5 and 94.9 per cent) of the respondents answered positively to the first and second question, and 94.6 per cent of the respondents gave a negative answer to the third question.

Together with his group members each client of the two lending programs is obliged to be present at the monthly VB or credit committee meetings. Clients who fail to turn up at these meetings are penalized and have to pay a fee unless there is a good reason for their absence. We asked members if they visited other group members in their business or at home on a regular basis – besides this regular monthly meeting with the credit committee⁷ and the credit promoter. The higher the frequency of visits of a member to other members, the more information he can gather on the member's activities and performances, and the easier it is for him to monitor him. In our sample 265 (75.5 per cent) gave a positive answer to this question. But as figure 5.4 shows, the frequency of these visits differs: from the total of 265 individuals 85 (32 per cent) said that they were neighbors and

visit each other on a daily basis, 70 (26 per cent) acknowledged that they visited other group members on a weekly basis, and the remaining 55 (21 per cent) said that they visited each other every fortnight or every month.

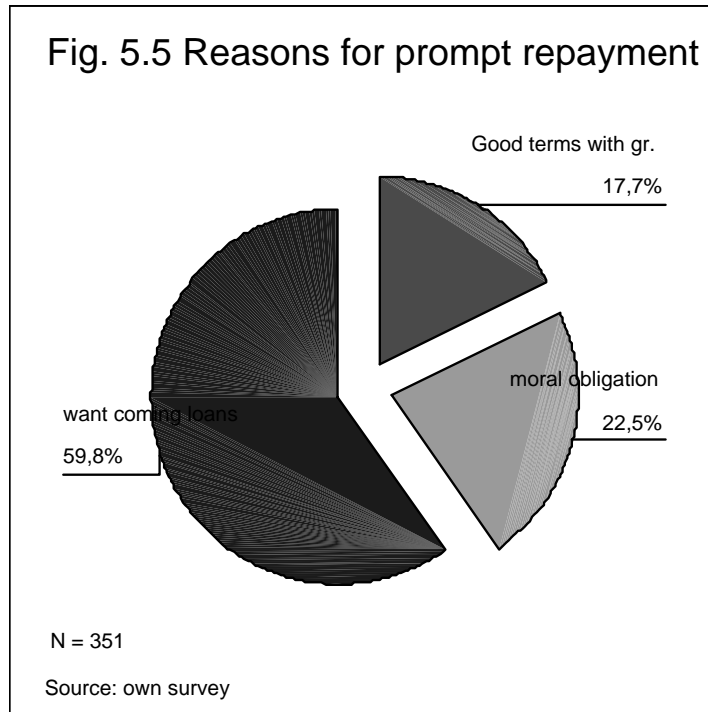


In group-based lending programs , members use different enforcement mechanisms (in order) to make sure that each person follows the agreed on principles and norms. Members use peer pressure to keep each other in line and enforce repayments after output has been realized. For this part of our study we collected variables that may help us to verify this function.

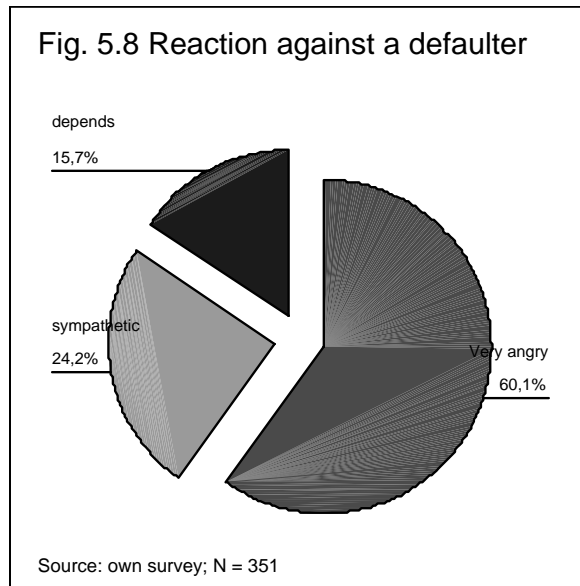
In this subsection we employed a number of questions that could be used as proxies for peer pressure. Concerning the question why they usually repaid promptly, figure 5.5 illustrates that 62 (17.6 per cent) respondents said that they did so because they want to stay in the other group members' good book; the other 79 (22.4 per cent) respondents acknowledged that they did so because they felt a moral obligation towards the other members of their group; a majority of 60 per cent said that they did so because they wanted to repay the current loan successfully and gain access to larger loans. The respondents who said that they repaid promptly because they want to stay on good terms with the other members, meant that they were afraid of social sanctions by the others.

⁷ In case of SMCP it will be a meeting with the officials of the VB.

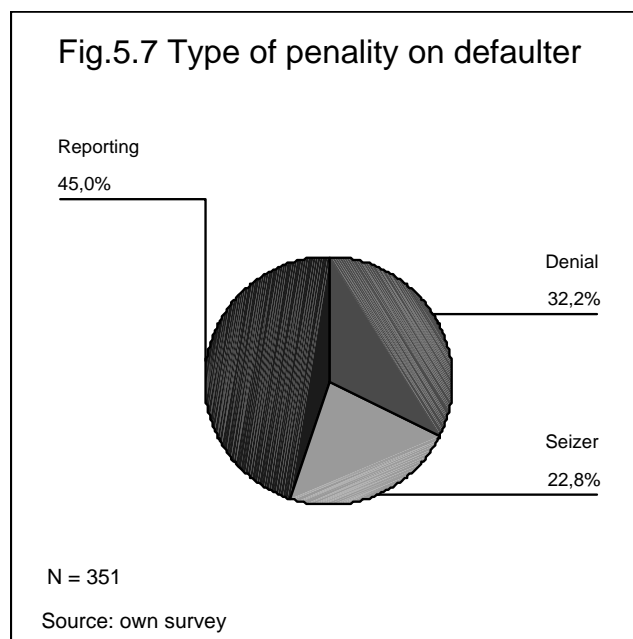
The respondents who paid promptly because they felt a moral obligation, meant that they did not want to be the reason other members were unable to get future access to loans by the programs.



The kind of pressure members use against defaulting member(s) can vary from moral persuasion and gossip to hassling and social exclusion. The majority of respondents preferred moral persuasion and gossip to hassling and social exclusion, by a difference of 90 per cent. When asked how they would have reacted if a group member(s) had defaulted, the majority (211 respondents, i.e. 60.1 per cent) claimed that they would have become very angry, 55 (24.2 per cent) respondents stated that they would have shown sympathy, and 85 (15.7 per cent) respondents declared they would have tried to find out the cause for the repayment problem before they reacted at all – as is shown in figure 5.6.



The groups have many pressure mechanisms they can use defaulting member, and these include denying him/her future loans and making him/her leave the group, seizing his/her assets and reporting him/her to the village or program officials. As figure 5.7 illustrates, from the above penalties the prevalent one – preferred by 158 (45 per cent) respondents – was reporting him to the village or program officials, followed by 113 (32.2 per cent) respondents who preferred denying the member future credit and making him/her leave the group. Only 80 (22.8 per cent) respondents said they would prefer to seize the defaulters’ assets.



Although the pressure mechanism may differ, the majority of the group members (95 per cent) showed their readiness and willingness to take sanctions against a member with repayment problems. The remaining 17 (5 per cent) respondents thought that it would be difficult to issue sanctions against defaulting members. There might be many reasons why they thought it would be difficult: perhaps the respondent does not want to spoil his/her relationship with the defaulter if, for instance, the defaulting member is a close relative, a very good friend or someone who has a powerful social position.

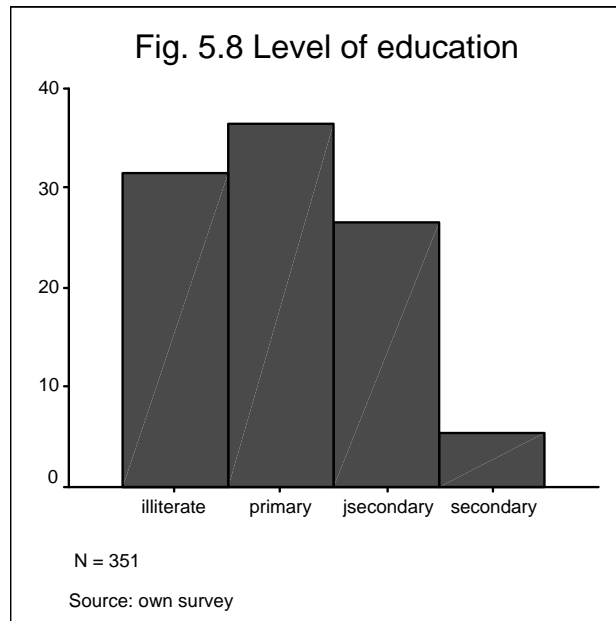
5.7 Control variables

Including these control variables is justified by the simple fact that we want to find out whether these variables can also influence our independent variables.

The set of control variables ranges from information on social, economic and demographic variables of the group members to variables describing characteristics at the group and/or program level.

From the total sample of 351 group members, 167 participated in the SZSCZ program, and the remaining 184 were involved with the SMCP. As table 5-A5 illustrates, the average borrower was 46 years old; while the youngest member was only 18 years old, the oldest one was 77. In our sample 196 (56 per cent) borrowers were female and 155 (44 per cent) were male. The majority (78 per cent) of the respondents was married and were Christians (80 per cent).

As figure 5.8 shows, the average borrower in the sample had an elementary level of education. 32 per cent of the respondents had no education and 36 per cent of them had only been to primary school. Only 5 per cent had ever attended a secondary school, and there were no members with a university education.



As table 5-A5 shows, the average monthly income of a borrower in the sample was 1017 Nakfas – ranging from a minimum of 300 Nakfas to a maximum of 1300 Nakfas.⁸ Figure 5.9 shows that the majority of the interviewees were retail traders (63.5 per cent), followed by 17.1 per cent farmers; the rest was categorized as “others” and amounted to 19.4 per cent. These people could be engaged, for example, in services, daily labor, and manufacturing activities.

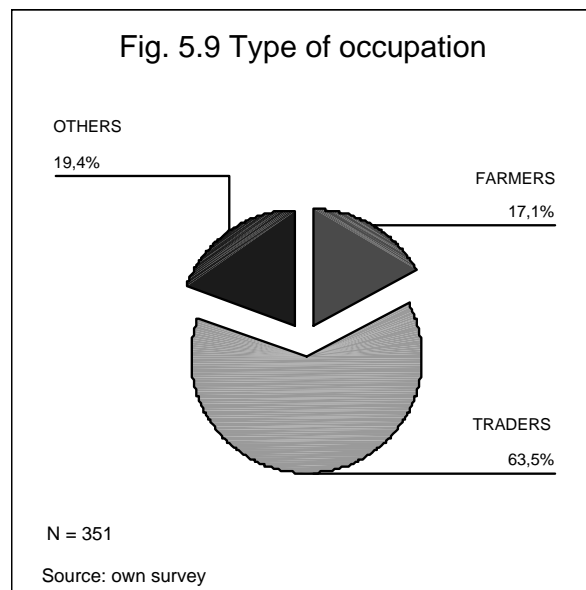
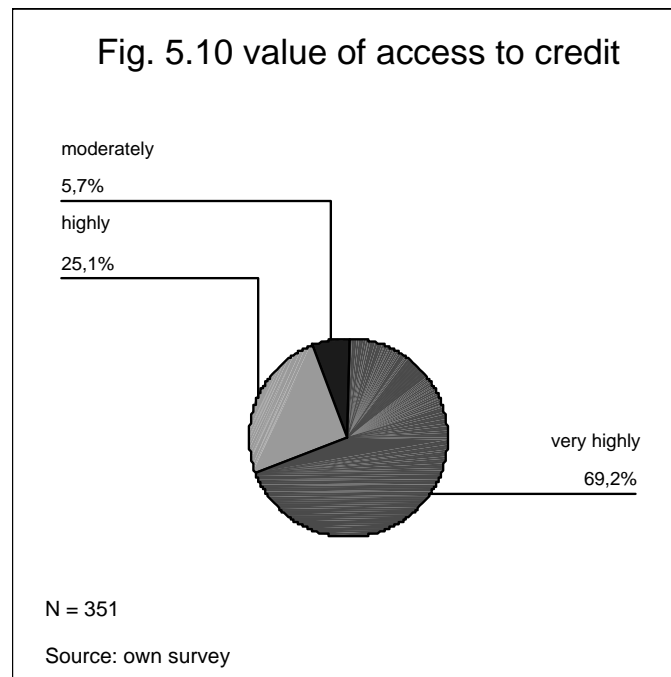


Table 5-A5 illustrates that the number of members in a group varied: the average was 4.5 members and the median was 4, ranging from a minimum of 3 and a maximum of 8 members. We have interviewed an average of 3.2 members in a group with at least 2 and at most 6 members. The groups in the sample were divided into three groups, based on the gender combination. 33 groups (32.3 per cent) were all- female, 26 groups (25.5 per cent) were all male, and 43 groups (42.2 per cent) were of mixed gender.

We can assume that borrowers who want to have future access to credit from group-based lending programs rate these services highly; therefore, they will be less tempted to break the rules of the program and they will pay back their loans in time. The borrowers in our sample answered the question how they valued future access to loans by the programs; they were to use a scale of 1 to 4, ranging from “valuing future access to loans very highly” (1) to “not at all” (4). As we can see in figure 5.10 the majority of the borrowers in our sample (69.2 per cent) said they valued future access “very highly”, while 25.1 per cent said they valued it “highly”. The remaining respondents – just 5.7 per cent – said that they value future access moderately (3); no one gave a value of 4 (“not at all”). 29 groups (28 per cent) reported to have internal group regulations and agreements, which could help them manage their group.

⁸ Eritrean per capita gross national income (GNI) is just 180 US dollars. The official exchange rate during the survey period was 14.5 Nakfas to a dollar.



Every group has a leader, and every leader has certain duties and responsibilities. Members were asked how they value their leader, and 48 per cent of the respondents said that their leader was very good, 50 per cent said that their leader was good, and only 2 per cent did not think their leader was bad.

5.8 Conclusion

This chapter provides a descriptive statistical data of the sample of respondents, which covers the two Eritrean group-based lending programs and helps to shed some light on these programs. It shows that the borrowers represent both genders, cover almost the entire age spectrum, and come from both rural and urban parts of Eritrea. It also shows that most borrowers are illiterate or semi-illiterate members of Eritrean society, representing the majority of the Eritrean population. The monthly average income of our respondents seems to be higher than the Eritrean gross national per capita income. This may indicate that the two Eritrean MFIs have not yet fully embraced the poorest of the poor of Eritrea.

Followers of the Islam are underrepresented in the sample, even though according to official statistics published by the US Department of State 48

per cent of the Eritrean population consists of Muslims. This is because the microfinance schemes were introduced relatively late to the regions that are dominated by Muslims. At the time of our survey, 2001, most of the programs in these parts of Eritrea were still in their infancy and they were not included in our sample.

Similar to other MFIs around the world, most of the participants of the programs are active in retail trading rather than in farming and manufacturing.

As is the case with other group-based lending programs worldwide, the two Eritrean programs forward small amounts of loans with a short term and with frequent repayments. Moreover, the majority of the borrowers does not have proper access to credit from other sources and depends on these programs for their credit needs. The majority of the borrowers uses the loans for trading purposes, and they have compulsory and voluntary savings accounts with the programs.⁹

When it comes to peer screening, peer monitoring and social ties, borrowers seem to know each other before the formation of groups and they continue to monitor each other after the formation. The data we collected also shows that the members have social ties with each other since most of them have lived in the interview areas for a long period of time and know each other very well. Concerning the peer pressure variables, our result seems to show that group members prefer to use persuasion to make other members repay rather than harsh measures like sanctions.

⁹ The promotion of voluntary savings is a new phenomenon.

APPENDIX: Description of sample data

Table 5-A1 Credit and savings

	%	Mean	Median	Max	Min	Std.dev.	Obser.
CREDIT AND SAVINGS							
LOAN CYCLES		3.60	3.00	8.00	2.00	1.108	351
GROUP SAVINGS		2170	2000	7000	270	1480	351
CURRENT CREDIT (VALOAN)		3960	3500	8500	750	1800	351
LOAN TERMS (months)		13.12	12	24	3.0	5.78	351
CREDIT USE							
1. equipment	7.4						351
2. oxen	10.6						351
3. raw material	18.5						351
4. sheep	3.1						351
5. trading	60.4						351
Have you been ever refused a loan by a bank?							
Yes	2						351
No	2						351
Never applied for a loan before	96						351
OTHER CREDIT							18
SOURCES OF OTHER CREDIT							
1. bank	33						18
2. moneylenders	17						18
3. relatives	39						18
4. traders	11						18
AMOUNT OF ARREARS		1350	985	5000	100	1181	60
REASON FOR ARREARS							
1. business competition	52.0						60
2. health/death	26.0						60
3. natural calamities	22.0						60

Source: own survey

Table 5-A2 Group formation and social ties

	%	Mean	Median	Max	Min	Std.dev.	Obs.
BORN IN THE AREA (BOGROUP)		0.51					351
No. OF YEARS LIVING IN THE ARE (LIVE)		32	31	77	2	19.31	351
KNOW MEMBERS (KNMEMDUM)		0.81					351
REASONS FOR ACCEPTING							
1. Rfaccepting1	58.0						64
2. Rfaccepting2	34.0						64
3. Rfaccepting3	8.0						64
CHANGE GROUP (CHGROUP)		0.10					351
INTEGRITY		0.82					351
SCREENING		0.15					351
WHO DID THEY CONSULT							
1. Neighbors/friends	50						54
2. Relatives	31						54
3. Moneylenders	19						54

Source: own survey

Table 5-A3 Description of sample data; group monitoring

	%	Mean	Median	Max	Min	Std.dev.	Obser.
DISTANCE in meters (DIST)		499	200	5000	5	862	351
KNOW ACTIVITIY (KNACTDUM)		0.87					351
KNOW PURPOSE (KNPURPDUM)		0.94					351
KNOW SALES (KNSELDUM)		0.05					351
VISIT (VISTDUM)		0.76					351
FREQUENCY OF VISITS							
1. daily	32						265
2. weekly	26						265
3. fortnightly	21						265
4. monthly	21						265

Source: own survey

Table 5-A4 Description of sample data; group pressure

		%	Mean	Median	Max	Min	Std.dev.	Obser.
REASONS FOR PROMPT								
REPAYING								
1.	good terms with group	17.7						351
2.	feel moral obligation	22.5						351
3.	want forthcoming loans	59.8						351
FORM OF PRESSURE								
1.	Moral persuasion & gossip	90						351
2.	Hassling & exclusion	10						351
REACTION TOWARDS AGAINST A DEFAULTING MEMBER								
1.	very angry	60.1						351
2.	sympathetic	24.2						351
3.	Depends	15.7						351
PENALTY FOR A DEFAULTING MEMBER								
1.	denial of future access	32.2						351
2.	reporting to authorities	45.0						351
3.	seizure of assets	22.8						351
READY FOR SANCTIONS			0.95					351
REASON FOR NOT SANCTIONING			0.04					351

Source: own survey

Table 5-A5 Control variables

PERSONAL CHARACTERISTICS								
		%	Mean	Median	Max	Min	Std.dev.	Observed
AGE (years)			46	45	77	18	11	351
INCOME*			1017	1000	1300	300	751	351
GENDER	male	44						351
(GENDUM)	female	56						
RELIGION	Muslim	20						351
	Christian	80						
MARITAL	married	78						351
STATUS	other	22						
EDUCATION								
1.	illiterate (ILLIT)	31.5						351
2.	primary (PRIM)	36.5						351
3.	j.secondary (JSEC)	26.5						351
4.	secondary (SEC)	5.5						351
OCCUPATION								
1.	trader	63.5						351
2.	farmer	17.1						351
3.	other	19.4						351
BORROWING	SMCP	45						102
GROUPS	(ACORDUM)							
	SZSCS	55						102
VALUE OF ACCESS (VFACCESS)								
1.	very high	69.0						351
2.	high	25.3						351
3.	moderate	5.7						351
GROUP AGREEMENT (GRARDUM)			0.28					102
GROUP	very good	47.5						249
LEADER	good	49.5						249
QUALITIES	poor	3.0						249
NUMBER OF MEM# (AMOUNT)			3.18	3	6	2	1.012	351
NUMBER OF MEM\$ (NOMEM)			4.48	4	8	3	1.426	351
ALL-FEMALE GROUPS			0.32					102
ALL-MALE GROUPS			0.25					102

Source: own survey

Notes:

* All money amounts are in Nakfas, Eritrean legal currency

Number of members interviewed from each group

\$ Number of members in each group